

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

LAW OFFICES OF LEE M. PERLMAN  
Lee M. Perlman, Esquire  
Attorneys for Debtor  
1926 Greentree Road, Suite 100  
Cherry Hill, NJ 08003  
856-751-4224

In Re:  
Kevin P. Carmichael

Case No.: 25-10245 JKS

Chapter: 13

Judge: Sherwood

**CERTIFICATION OF SERVICE**

1. I, Nicholas Ralston:

\_\_\_\_\_ represent the debtor in the above captioned matter.

X am the secretary / paralegal for Lee M. Perlman, who represents the debtor(s) in the above captioned matter.

\_\_\_\_\_ Am the \_\_\_\_\_ in the above captioned matter and am representing myself.

2. On 2/13/2025, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Chapter 13 Plan.

3. I hereby certify under penalty of perjury that the above listed documents were sent using the mode of service indicated.

Dated: 2/13/2025

/s/ Nicholas Ralston

Name and Address of Party Served	Relationship of Party in the Case	Mode of Service
Marie-Ann Greenberg 30 Two Bridges Road, Ste 330 Fairfield, NJ 07004-1550	Chapter 13 Trustee	Notice of Electronic Filing (NEF)
United States Trustee One Newark Center, Suite 2100 Newark, NJ 07102	US Trustee	Notice of Electronic Filing (NEF)
<p>Attn: President, Registered Agent or person designated to receive service of process</p> <p>Select Portfolio Servicing, Inc Attn: Bankruptcy P.O. Box 65250 Salt Lake City, UT 84165</p> <p>Capital One Auto Finance Attn: Bankruptcy 7933 Preston Road Plano, TX 75024</p> <p>Toyota Financial Services Attn: Bankruptcy P.O. Box 259004 Plano, TX 75025</p> <p>701 Market Street, Suite 5000 Philadelphia, PA 19106</p> <p>Attn: Capital One Auto Finance, a division of Capital One, N.A. Department AIS Portfolio Services, LLC 4515 N Santa Fe Ave Dept APS Oklahoma City, OK 73118</p>	Creditor	<p><input type="checkbox"/> Hand delivered</p> <p><input checked="" type="checkbox"/> Regular mail</p> <p><input type="checkbox"/> Certified mail/RR</p> <p><input type="checkbox"/> E-mail</p> <p><input type="checkbox"/> Notice of Electronic Filing (NEF)</p> <p><input type="checkbox"/> Other _____ (as authorized by the court*)</p>

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.